UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re: Case No.: 18-11160-RG

Chapter: 7

Czekanski, Adam

Czekanski, Elzbieta Judge: Rosemary Gambardella

Debtor(s).

NOTICE OF PROPOSED ABANDONMENT

Donald V. Biase, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: Clerk of the Court

50 Walnut Street Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Rosemary Gambardella on January 7, 2020 at 10:00 AM at the United States Bankruptcy Court, 50 Walnut Street, Newark, NJ 07102 in Courtroom no. 3E. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:

16 Homestead Road, Elmwood Park, NJ 07407

\$305,000

Liens on property:

\$298,632

Amount of equity claimed as exempt:

\$6,368

Objections must be served on, and requests for additional information directed to:

Case 18-11160-RG Doc 90 Filed 12/11/19 Entered 12/12/19 00:35:05 Desc Imaged Certificate of Notice Page 2 of 5

Donald V. Biase, Chapter 7 Trustee

110 Allen Road Suite 304 Basking Ridge, NJ 07920

Case 18-11160-RG Doc 90 Filed 12/11/19 Entered 12/12/19 00:35:05 Desc Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court District of New Jersey

In re: Adam Czekanski Elzbieta Czekanski Debtors Case No. 18-11160-RG Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 3 Date Rcvd: Dec 09, 2019 Form ID: pdf905 Total Noticed: 47

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Dec 11, 2019.
                  +Adam Czekanski, Elzbieta Czekanski, 16 Homestead Road, Elmwood Park, N. ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 (address filed with court: Ford Motor Credit Company, LLC, PO Box 62180,
db/jdb
                                                                                                   Elmwood Park, NJ 07407-1307
cr
                    Colorado Springs, MO 80962)
+New Penn Financial, LLC d/b/a Shellpoint Mortgage,
cr
                                                                                         RAS Citron, LLC,
                                                            Fairfield, NJ 07004-2927
Piscataway, NJ 08854-4138
                      130 Clinton Road, Suite 202,
517286587
                    +1st Crd Srvc, 377 Hoes Lane,
                   ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
517286589
                   (address filed with court: Bankamerica, Po Box 982238, El Paso, TX '+Bank of America, N.A., Po Box 982284, El Paso, TX 79998-2284

+Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032

+Chase Card, Po Box 15298, Wilmington, DE 19850-5298

+Department Stores National Bank, Citibank, N.A., 701 East 60th Street
                                                                                                 El Paso, TX 79998)
517425278
517286590
517286596
517335762
                                                                                         701 East 60th Street North,
                      Sioux Falls, SD 57104-0493
                   +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
+Ford Motor Credit, PO box 542000, Omaha, NE 68154-8000
+HomeBridge Financial Services, Inc., c/o Cenlar FSB, 42
517286599
517324027
517426940
                                                                      c/o Cenlar FSB, 425 Phillips Blvd,
                      Ewing, NJ 08618-1430
517904333
                    +New Penn Financial, LLC,
                                                       RAS Citron, LLC,
                                                                               130 Clinton Road, Suite 202,
                      Fairfield, NJ 07004-2927
517938140
                    +New Penn Financial, LLC.
                                                       Shellpoint Mortgage Servicing, P.O. Box 10826,
                      Greenville, SC 29603-0826
                     New Penn Financial, LLC d/b/a Shellpoint Mortgage,
517885309
                                                                                       P.O. Box 10675,
                      Greenville, SC 29603-0675
                     New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint,
517885310
                      Greenville, SC 29603-0675,
Greenville, SC 29603-0675
                                                                                                                     P.O. Box 10675,
517286601
                    +The Bureaus Inc, 1717 Central St,
                                                                     Evanston, IL 60201-1507
                    +The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021,
517441930
                      Norfolk, VA 23541-1021
                  ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: U.S. Bank National Association, Bankruptcy Department,
517384299
                      PO Box 108, St. Louis MO 63166-0108)
                     US DEPT OF EDUCATION,
                                                  CLAIMS FILING UNIT,
517391378
                                                                               PO BOX 8973,
                                                                                                    MADISON, WI 53708-8973
                    +Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
517286602
                    +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
517286604
                    +Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
+Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
517286605
517286606
517372533
                      Des Moines, IA 50306-0438
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr +E-mail/Text: BNC@magtrustee.com Dec 10 2019 00:01:50 Marie-Ann Greenberg,
Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 10 2019 00:01:11 U.S. Attorney, 970 Broad St.,
                     E-mail/Text: usanj.njbankr@usdoj.gov Dec 10 2019 00:01:11
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
                    +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 10 2019 00:01:08
                                                                                                             United States Trustee,
smq
                                                                        1085 Raymond Blvd., One Newark Center, Suite 2100,
                      Office of the United States Trustee,
                      Newark, NJ 07102-5235
517286588
                    +E-mail/Text: bkrpt@retrievalmasters.com Dec 10 2019 00:01:07
                                                                                                         Amca.
                                                                                                                   2269 S Saw Mill,
                      Elmsford, NY 10523-3832
                     E-mail/PDF: resurgentbknotifications@resurgent.com Dec 09 2019 23:57:34
517412611
                      Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
                      Greenville, SC 29603-0587
517295178
                    +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 09 2019 23:56:21
                      BMW Bank of North America, AIS Portfolio Services, LP,
                                                                                                   4515 N Santa Fe Ave. Dept. APS,
                      Oklahoma City, OK 73118-7901
                     E-mail/PDF: ais.bmw.ebn@americaninfosource.com Dec 09 2019 23:56:56
517353623
                                                                 P.O. Box 3608, Dublin, OH 43016
                      BMW Financial Services NA, LLC,
                     E-mail/PDF: ais.bmw.ebn@americaninfosource.com Dec 09 2019 23:56:55
517286592
                                                                                                                  Bmw Financial Services,
                      5515 Parkcenter Cir, Dublin, OH 43017
                    +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 09 2019 23:56:21
517295179
                                                                 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,
                      BMW Financial Services NA, LLC,
                      Oklahoma City, OK 73118-7901
517286593
                     E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 09 2019 23:56:18
                                                                                                                      Capital One,
                      15000 Capital One Dr, Richmond, VA 23238
                     E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 09 2019 23:57:24
517348501
                      Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517286594
                    +E-mail/Text: bankruptcy@cavps.com Dec 10 2019 00:01:33
                                                                                                 Cavalry Portfolio Serv.
                      Po Box 27288, Tempe, AZ 85285-7288
517324140
                   +E-mail/Text: bankruptcy@cavps.com Dec 10 2019 00:01:33
                                                                                                Cavalry SPV I, LLC,
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500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

Case 18-11160-RG Doc 90 Filed 12/11/19 Entered 12/12/19 00:35:05 Desc Imaged Certificate of Notice Page 4 of 5

Page 2 of 3

Date Royd: Dec 09, 2019

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District/off: 0312-2
                                 Form ID: pdf905
                                                                 Total Noticed: 47
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
517286595
                 +E-mail/Text: kzoepfel@credit-control.com Dec 10 2019 00:01:12
                                                                                           Central Loan Admin & R,
                                         Ewing, NJ 08618-1430
                   425 Phillips Blvd.
                 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 10 2019 00:00:47
517286597
                                                                                               Comenity Bank/pier 1,
                   Po Box 182789,
                                     Columbus, OH 43218-2789
517958049
                  E-mail/Text: bnc-quantum@quantum3group.com Dec 10 2019 00:01:02
                   Department Stores National Bank,
                                                         c/o Quantum3 Group LLC,
                                                                                       PO Box 657.
                   Kirkland, WA 98083-0657
                  E-mail/Text: mrdiscen@discover.com Dec 10 2019 00:00:14
517303236
                                                                                     Discover Bank,
                 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 +E-mail/Text: mrdiscen@discover.com Dec 10 2019 00:00:14 Discover
517286598
                                                                                     Discover Fin Svcs Llc,
                                    Wilmington, DE 19850-5316
                   Po Box 15316,
517286600
                 +E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Dec 10 2019 00:02:02
                   Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
                 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 10 2019 00:01:07
517298850
                                                                                       Midland Funding LLC,
                                   Warren, MI 48090-2011
                   PO Box 2011,
                  E-mail/Text: bnc-quantum@quantum3group.com Dec 10 2019 00:01:02
517399919
                                                                               00:U1.U2

PO Box 788, Κ1ΓΚ1ω...

Verizon,
                 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 7 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 10 2019 00:07:56
                                                                                               Kirkland, WA 98083-0788
517392949
                                                             4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
                  by American InfoSource LP as agent,
                                                                                                       TOTAL: 22
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 New Penn Financial, LLC, Shellpoint Mortgage Servicing,
Greenville, SC 29603-0675, New Penn Financial, LLC, S
517938141
                                                                                     P.O. Box 10826,
                                                                                 Shellpoint Mortgage Servicing
               (address filed with court: Ford Motor Credit Company LLC,
517286591*
                                                                                  El Paso, TX 79998)
                                                                    COLORADO SPRINGS CO 80962-2180
517363635*
                                                                                    P.O. Box 62180,
                   Colorado Springs, CO 80962)
517286603*
               ++US BANK,
                              PO BOX 5229,
                                             CINCINNATI OH 45201-5229
                 (address filed with court: Us Bk Rms Cc, Po Box 108, Saint Louis, MO 63166) Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
517378610*
                   Des Moines, IA 50306-0438
                                                                                                       TOTALS: 1, * 4, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
Transmission times for electronic delivery are Eastern Time zone.
Addresses marked '++' were redirected to the recipient's preferred mailing address
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2019 Signature: /s/Joseph Speetjens

pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

User: admin

CM/ECF NOTICE OF ELECTRONIC FILING

```
The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 7, 2019 at the address(es) listed below:
              David L. Stevens on behalf of Debtor Adam Czekanski dstevens@scuramealey.com,
               ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com;lleon@scur
               a.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com
              David L. Stevens
                                on behalf of Joint Debtor Elzbieta Czekanski dstevens@scuramealey.com,
               ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com;lleon@scur
               \verb"a.com; \verb"martinezcr93878@notify.bestcase.com; \verb"agouveia@scura.com" \\
              Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.
               dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
              Donald V. Biase dbiase4236@gmail.com,
               dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
                                   on behalf of Creditor Ford Motor Credit Company, LLC
              John R. Morton, Jr.
               {\tt ecfmail@mortoncraig.com, mortoncraigecf@gmail.com}
                                on behalf of Creditor
                                                        New Penn Financial, LLC d/b/a Shellpoint Mortgage
              Laura M. Egerman
               Servicing bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
              Marie-Ann Greenberg
                                    magecf@magtrustee.com
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Case 18-11160-RG Doc 90 Filed 12/11/19 Entered 12/12/19 00:35:05 Desc Imaged Certificate of Notice Page 5 of 5

Page 3 of 3 Date Rcvd: Dec 09, 2019 Total Noticed: 47 District/off: 0312-2 Form ID: pdf905

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.

rsolarz@kmllawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9